

**Information to identify the case:**

Debtor 1 **Stanley E. Warren**  
First Name Middle Name Last Name  
Debtor 2 **Emma G. Warren**  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **District of New Jersey**  
Case number: **16-23055-JKS**

Social Security number or ITIN **xxx-xx-2234**  
EIN **-----**  
Social Security number or ITIN **xxx-xx-1162**  
EIN **-----**

**Order of Discharge**

**12/15**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Stanley E. Warren

Emma G. Warren

10/7/16

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

Certificate of Notice Page 3 of 4  
United States Bankruptcy Court  
District of New JerseyIn re:  
Stanley E. Warren  
Emma G. Warren  
DebtorsCase No. 16-23055-JKS  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 41

Date Rcvd: Oct 07, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2016.

db/jdb +Stanley E. Warren, Emma G. Warren, 209 Park Ave, 1st Fl, East Orange, NJ 07017-4405  
 516276122 Chase Auto Finance, Po Box 901003, Columbus, OH 43224  
 516276123 +Citibank / Sears, Citicard Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040  
 516276126 +Cnac - PA 101, 2460 Freemansburg Ave, Easton, PA 18042-5318  
 516276125 +Cnac - PA 101, 110 N Courtland St, East Stroudsburg, PA 18301-2104  
 516276138 +Ford Credit, Po Box 30253, Salt Lake City, UT 84130-0253  
 516276139 +KML Law Group, Mellon Independence Center, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 516276140 +Midfirst Bank, MidFirst Plaza, 501 NW Grand Blvd., Oklahoma City, OK 73118-6037  
 516276141 +Radio Shack/Citibank, Citicorp/Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040  
 516276144 +Savit Coll, 46 W Ferris St, East Brunswick, NJ 08816-2159  
 516276143 +Savit Coll, Po Box 250, East Brunswick, NJ 08816-0250  
 516276152 Visa Dept Store National Bank, 911 Duke Blvd, Mason, OH 45040  
 516276151 +Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 07 2016 23:14:12 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 07 2016 23:14:09 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 516276116 EDI: BANKAMER.COM Oct 07 2016 22:53:00 Bank Of America, Po Box 982238, El Paso, TX 79998  
 516276115 +EDI: BANKAMER.COM Oct 07 2016 22:53:00 Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012  
 516276118 +EDI: CAPITALONE.COM Oct 07 2016 22:53:00 Capital One, Po Box 5253, Carol Stream, IL 60197-5253  
 516276117 +EDI: CAPITALONE.COM Oct 07 2016 22:53:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 516276119 +EDI: CAPONEAUTO.COM Oct 07 2016 22:53:00 Capital One Auto Finance, 7933 Preston Rd, Plano, TX 75024-2302  
 516276120 +EDI: CAPONEAUTO.COM Oct 07 2016 22:53:00 Capital One Auto Finance, 3901 Dallas Pkwy, Plano, TX 75093-7864  
 516276121 +EDI: CAUT.COM Oct 07 2016 22:53:00 Chase Auto Finance, National Bankruptcy Dept, 201 N Central Ave Ms Az1-1191, Phoenix, AZ 85004-1071  
 516276124 +EDI: SEARS.COM Oct 07 2016 22:53:00 Citibank / Sears, Po Box 6282, Sioux Falls, SD 57117-6282  
 516276127 +EDI: WFNNB.COM Oct 07 2016 22:53:00 Comenity Bank/Catherines, Po Box 182125, Columbus, OH 43218-2125  
 516276128 +EDI: WFNNB.COM Oct 07 2016 22:53:00 Comenity Bank/Catherines, 4590 E Broad St, Columbus, OH 43213-1301  
 516276129 +EDI: WFNNB.COM Oct 07 2016 22:53:00 Comenity Bank/Pier 1, Po Box 182125, Columbus, OH 43218-2125  
 516276130 +EDI: WFNNB.COM Oct 07 2016 22:53:00 Comenity Bank/Pier 1, 4590 E Broad St, Columbus, OH 43213-1301  
 516276131 +EDI: WFNNB.COM Oct 07 2016 22:53:00 Comenity Bank/Sizes, Po Box 182125, Columbus, OH 43218-2125  
 516276132 +EDI: WFNNB.COM Oct 07 2016 22:53:00 Comenity Bank/Sizes, Po Box 182789, Columbus, OH 43218-2789  
 516276133 +EDI: CCS.COM Oct 07 2016 22:53:00 Credit Collections Svc, Po Box 773, Needham, MA 02494-0918  
 516276134 +EDI: CCS.COM Oct 07 2016 22:53:00 Credit Collections Svc, Po Box 607, Norwood, MA 02062-0607  
 516276136 +EDI: RCSFNBMARIN.COM Oct 07 2016 22:53:00 Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872  
 516276135 +EDI: RCSFNBMARIN.COM Oct 07 2016 22:53:00 Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873  
 516276137 EDI: FORD.COM Oct 07 2016 22:53:00 Ford Credit, National Bankruptcy Service Center, Po Box 62180, Colorado Springs, CO 80962  
 516276142 +EDI: CITICORP.COM Oct 07 2016 22:53:00 Radio Shack/Citibank, Po Box 6497, Sioux Falls, SD 57117-6497  
 516276146 +EDI: RMSC.COM Oct 07 2016 22:53:00 Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024  
 516276145 +EDI: RMSC.COM Oct 07 2016 22:53:00 Synchrony Bank/Walmart, Po Box 965064, Orlando, FL 32896-5064  
 516276147 +EDI: CHRYSLER.COM Oct 07 2016 22:53:00 TD Auto Financial, Td Auto Finance, Po Box 551080, Jacksonville, FL 32255-1080  
 516276148 +EDI: CHRYSLER.COM Oct 07 2016 22:53:00 TD Auto Financial, Po Box 9223, Farmington, MI 48333-9223  
 516276150 EDI: TFSR.COM Oct 07 2016 22:53:00 Toyota Motor Credit Co, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054

District/off: 0312-2

User: admin  
Form ID: 318

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Total Noticed: 41

Date Rcvd: Oct 07, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

516276149 EDI: TFSR.COM Oct 07 2016 22:53:00 Toyota Motor Credit Co, Toyota Financial Services,  
Po Box 8026, Cedar Rapids, IA 52408

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 09, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 7, 2016 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Jay L. Lubetkin jlubetkin@rltlawfirm.com, NJ57@ecfcbs.com, lvala@rltlawfirm.com,  
rgaydos@rltlawfirm.com  
Linwood A. Jones on behalf of Joint Debtor Emma G. Warren linwood.jones@worldnet.att.net  
Linwood A. Jones on behalf of Debtor Stanley E. Warren linwood.jones@worldnet.att.net  
Michael E. Blaine on behalf of Creditor TD Auto Finance LLC mblaine@schillernkapp.com,  
tshariff@ecf.courtdrive.com; tshariff@schillernkapp.com; kcollins@schillernkapp.com  
TOTAL: 5